



#INSURECA

CALIFORNIA CONSUMER ALERT

Insurance Commissioner Ricardo Lara

CAL FIRE hazard maps do not affect insurance rates or availability

Insurance Commissioner Ricardo Lara issued a [fact sheet](#) explaining that CAL FIRE hazard maps do not affect insurance rates or availability. A [Spanish-language fact sheet](#) is also available.

For many years, insurance companies have been using wildfire risk models for determining where they will write and renew policies, and how much premium to charge a policyholder -- not the Fire Hazard Severity Zone maps. CAL FIRE's maps are required by law and their purpose is to drive local planning decisions, not insurance decisions.

Commissioner's POV: "Let me be clear: The CAL FIRE hazard maps are not used for insurance rates or underwriting decisions. But they will empower communities with more accurate information about the very real hazards we face. The reality is we all need to do more to protect our homes and communities from wildfires. When communities know and understand their risks, they can plan and prepare."

Background: The Department of Insurance is implementing a Sustainable Insurance Strategy aimed at supporting safer communities. Based on feedback gathered from thousands of town halls and meetings with homeowners, businesses, and individual consumers, Commissioner Lara implemented an aggressive approach to modernize insurance regulations to address insurance accessibility challenges for consumers.

Commissioner Lara's new [Safer from Wildfires regulation](#) clarifies what actions you should take to reduce wildfire risks and receive an insurance discount.

Insurance companies use computerized wildfire catastrophe models to determine which homes to write based on the risk of loss. Building on the Safer from Wildfires initiative — the nation's first wildfire safety discount program — the strategy requires catastrophe models to account for mitigation efforts by homeowners, businesses, and communities, something not possible even a few months ago under outdated regulations.

Learn More: The Department of Insurance fact sheet is posted at [CAL FIRE's Fire Hazard Severity Zone web page](#) where you can learn more about enhancing your property's fire safety and view current versions of maps.





Exciting News! ✨ The California Department of Insurance (CDI) is proud to introduce the **Community Outreach and Education Partnership Initiative**. This dynamic program is designed to raise consumer awareness about CDI's vital services and expand understanding of key insurance topics and fraud prevention. Become a valued partner and unlock exclusive access to:

- Comprehensive consumer education materials
- Specialized training sessions
- Powerful social media tools

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